

Information to identify the case:

Debtor 1	<u>Jennifer Kesil</u>	Social Security number or ITIN	xxx-xx-4539
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-28392-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer Kesil
aka Jennifer L. Jordan

8/29/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jennifer Kesil
Debtor

Case No. 17-28392-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Aug 29, 2022

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2022:

Recip ID	Recipient Name and Address
db	Jennifer Kesil, 840 Marbro Ave, Brick, NJ 08724-2131
cr	+ Anthony DeGennaro, MD, 370 Highway 35, Suite 100, Red Bank, NJ 07701-5922
cr	+ Quicken Loans Inc., Stern Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ Quicken Loans, LLC formerly known as (FKA) Quicken, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
517066156	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court., Navient Solutions, LLC on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
517155925	+ Anthony DeGennaro, Att: Collins Vella Casello, 2317 Highway 34 Suite 1A, Manasquan, NJ 08736-1443
517152248	+ Anthony DeGennaro, M.D., 370 State Highway 35, Suite 100, Red Bank, NJ 07701-5922
517059662	Attorney General, US Dept. of Justice Ben Franklin Station, PO Box 683, Washington, DC 20044-0683
517059665	Flagship Condominium Association, 60 N Maine Ave, Atlantic City, NJ 08401-5518
517059667	KML Law Group, 316 Haddon Ave Ste 406, Westmont, NJ 08108-1235
517059668	New Jersey Attorney General Office, Richard Hughes Justice Complex, 25 Market St, Trenton, NJ 08611-2148
517059670	Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
517059671	Penn Credit, PO Box 1259, Oaks, PA 19456-1259
517059672	Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
517059674	Pioneer Credit, 26 Edward St, Arcade, NY 14009-1012
517059675	Professional Assistance of NJ, 742 Alexander Rd Ste 105, Princeton, NJ 08540-6327
517059679	+ State of NJ- Div of Taxation, PO Box 046, Trenton, NJ 08601-0046
517229192	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517059680	US Dept Ed, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
517059682	USA Funds/Sallie Mae Servicing, CBE Group, PO Box 900, Waterloo, IA 50704-0900

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 29 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 29 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517059659	Email/Text: mnapoletano@ars-llc.biz	Aug 29 2022 20:33:00	Ability Recovery Service, 1 Montage Mountain Rd Ste A, Moosic, PA 18507-1777
517542775	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 29 2022 20:32:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708
517059660	Email/Text: mnapoletano@ars-llc.biz	Aug 29 2022 20:33:00	Ability Recovery Services, PO Box 4262, Scranton, PA 18505-6262
517059661	Email/Text: mnapoletano@ars-llc.biz	Aug 29 2022 20:33:00	Ability Recovery Services, PO Box 4031, Wyoming, PA 18644-0031

District/off: 0312-3

User: admin

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517059664	EDI: DISCOVER.COM	Aug 30 2022 00:33:00	Discover, PO Box 15316, Wilmington, DE 19850-5316
517519340	Email/Text: ECMCBKNotices@ecmc.org	Aug 29 2022 20:33:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517519341	Email/Text: ECMCBKNotices@ecmc.org	Aug 29 2022 20:33:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517059666	EDI: IRS.COM	Aug 30 2022 00:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517059663	EDI: JPMORGANCHASE	Aug 30 2022 00:33:00	Chase Card Services, Attn: Correspondence, PO Box 15278, Wilmington, DE 19850-5278
517059669	+ Email/Text: bncnotifications@phea.org	Aug 29 2022 20:32:00	P H E A A/HCB, Attn: Bankruptcy, 1200 N 7th St Fl 3, Harrisburg, PA 17102-1444
517094348	+ Email/Text: bncnotifications@phea.org	Aug 29 2022 20:32:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
517059673	Email/Text: bncnotifications@phea.org	Aug 29 2022 20:32:00	PheAA, PO Box 61047, Harrisburg, PA 17106-1047
517144421	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 29 2022 20:33:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517059676	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 29 2022 20:33:00	Quickn Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517098770	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 29 2022 20:33:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517059678	Email/Text: enotifications@santanderconsumerusa.com	Aug 29 2022 20:33:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
517350924	Email/Text: EDBKNotices@ecmc.org	Aug 29 2022 20:32:00	US Department of Education, P.O. Box 16448, St. Paul, MN 55116-0448
517059681	Email/Text: EDBKNotices@ecmc.org	Aug 29 2022 20:32:00	US Dept of Education, PO Box 5609, Greenville, TX 75403-5609

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517100287	*+	PHEAA, POB 8147, Harrisburg, PA 17105-8147
517059677	##+	Robert Grossman, M.D., 1131 Broad St, Shrewsbury, NJ 07702-4334

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2022

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Casello	on behalf of Creditor Anthony DeGennaro MD jcasello@cvclaw.net, jcasello627@gmail.com
Marc C Capone	on behalf of Debtor Jennifer Kesil ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
Steven P. Kelly	on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor Quicken Loans LLC formerly known as (FKA) Quicken Loans Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10